



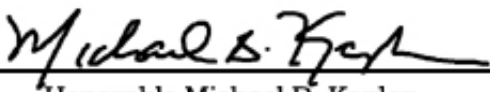
Order Filed on June 15, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor Toyota Motor Credit Corporation	
In Re:	Case No.: 18-14776 MBK
Camille D. Vaughn,	Adv. No.:
Debtor.	Hearing Date: 5/22/18 @ 10:00 a.m.
	Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: June 15, 2018**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Toyota Motor Credit Corporation, holder of a mortgage on real 2013 TOYOTA RAV4, VIN: JTMRFREV3DD027206, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtor, Camille D. Vaughn, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan and the pre-petition arrears will not be paid through the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received April 13, 2018 can be applied to the payment due February 22, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the financing agreement, including pre-petition payments due, shall be grounds for a motion for relief from stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall maintain insurance on the subject vehicle; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.